

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shannon L. English
Debtor

Case No. 14-04307-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db
4546011 +Shannon L. English, 955 E. Penn Street, Muncy, PA 17756-8211
4546013 +Capital Management Services, LP, P.O. Box 964, Buffalo, NY 14220-0964
4617050 +Chase Bank, N.A., OH47399, P.O. Box 182613, Columbus, OH 43218-2613
5260675 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
4558512 +JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219-6009
+PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)
4546016 +Sam's Club GE Captial Retail Bank, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, Georgia 30076-9104
4546018 +Surburban Credit Corportion, 6142 Franconia Road, Alexandria, VA 22310-2597
4546019 +Susquehanna Health System, Billing Department, 1205 Grampian Blvd., Suite 1 E, Williamsport, PA 17701-1969

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4546009 +EDI: CHASE.COM Oct 31 2019 23:23:00 Amazon/Chase Bank USA, NA, P.O. Box 15298, Wilmington, Delaware 19850-5298
4546010 EDI: RMSC.COM Oct 31 2019 23:23:00 Bill Me Later (PayPal), Attn: Bankruptcy Dept., P.O. Box 2394, Omaha, NE 68103-2394
4546012 EDI: CAPITALONE.COM Oct 31 2019 23:23:00 Capital One, Attn: Bankruptcy Claims, P.O.Box 30285, Salt Lake City, UT 84130-0285
4552108 EDI: DISCOVER.COM Oct 31 2019 23:23:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
4546014 EDI: DISCOVER.COM Oct 31 2019 23:23:00 Discover Card, Attn: Bankruptcy Dept., P.O. Box 71084, Charlotte, NC 28272-1084
4585800 EDI: PRA.COM Oct 31 2019 23:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4546015 +E-mail/Text: bankruptcynotices@psecu.com Oct 31 2019 19:31:24 PSECU, 1 Credit Union Pl., Suite 1, Harrisburg, Pennsylvania 17110-2912
4565184 E-mail/Text: bankruptcynotices@psecu.com Oct 31 2019 19:31:24 PSECU, PO Box 67013, Harrisburg PA 17106-7013
4550124 EDI: RECOVERYCORP.COM Oct 31 2019 23:23:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4546017 +EDI: STF1.COM Oct 31 2019 23:23:00 Sun Trust Bank, P.O. Box 305183, Nashville, TN 37230-5183
4550828 +EDI: STF1.COM Oct 31 2019 23:23:00 SunTrust Bank, Attn. Support Services, P.O. Box 85092, Richmond, VA 23286-0001

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4546025* +Amazon/Chase Bank USA, NA, P.O. Box 15298, Wilmington, Delaware 19850-5298
4546026* Bill Me Later (PayPal), Attn: Bankruptcy Dept., P.O. Box 2394, Omaha, NE 68103-2394
4546027* +Capital Management Services, LP, P.O. Box 964, Buffalo, NY 14220-0964
4546028* Capital One, Attn: Bankruptcy Claims, P.O.Box 30285, Salt Lake City, UT 84130-0285
4546029* +Chase Bank, N.A., OH47399, P.O. Box 182613, Columbus, OH 43218-2613
4546030* Discover Card, Attn: Bankruptcy Dept., P.O. Box 71084, Charlotte, NC 28272-1084
4546031* +PSECU, 1 Credit Union Pl., Suite 1, Harrisburg, Pennsylvania 17110-2912
4546032* +Sam's Club GE Captial Retail Bank, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, Georgia 30076-9104
4546033* +Sun Trust Bank, P.O. Box 305183, Nashville, TN 37230-5183
4546034* +Surburban Credit Corportion, 6142 Franconia Road, Alexandria, VA 22310-2597
4546035* +Susquehanna Health System, Billing Department, 1205 Grampian Blvd., Suite 1 E, Williamsport, PA 17701-1969

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION pa-bk@logs.com
Norman M. Lubin on behalf of Debtor 1 Shannon L. English Norm@cbatty.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpre03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Shannon L. English**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:14-bk-04307-RNO**

Social Security number or ITIN **xxx-xx-4286**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

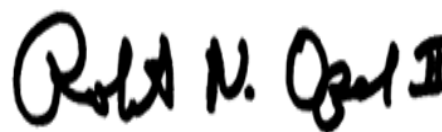
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon L. English
aka Shannon L. Watson

10/31/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.